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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application Serial No. 09/859,616
Filing Date May 16, 2001
Group Art Unit 3624
Examiner Vincent A. Millin
Inventor Randy D. Sines, et al.
Assignee eCardless Bancorp Ltd.
Attorney's Docket No. CA67-008
Title: Purchasing on the Internet Using Verified Order Information and Bank Payment Assurance

TRANSMITTAL LETTER AND CERTIFICATE OF MAILING

To: Commissioner for Patents
P.O. Box 1450
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Enclosed are:

1. Transmittal Letter and Certificate of Mailing
2. Change of Correspondence Address - Patent Application

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GROUP 3600

Respectfully submitted,

Date:

Jan. 22, 2004

By:

Randy A. Gregory

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CERTIFICATE OF MAILING

I hereby certify the items listed above as enclosed are being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on the below-indicated date.

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